

MEETING OF CREDITORS

In re:

ROSA L RODRIGUEZ TOLEDO

Case No. 11-02383-ESL

Chapter 13

Attorney Name: JOSE PRIETO CARBALLO ESQ*

I. Appearances			Date & Time: 4/26/2011 1:00:00PM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	[X] R [] NR LV: to be determined
Joint Debtor	<input type="checkbox"/> Present	<input type="checkbox"/> Absent	[] This is debtor(s) 0 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
<input type="checkbox"/> Prose <input type="checkbox"/> Substitute			-----
II. Oath Administered			
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
III. Plan			
Date: 03/23/2011 Base: \$34,000.00 Payments 0 made out of 1 due.			
Confirmation Hearing Date: 5/25/2011 9:00:00AM			
Evidence of Pmt shown: Yes			
Attorney's fees as per R. 2016(b)			
\$3,000.00 - \$146.00 = \$2,854.00			
IV. Status of Meeting			
<input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued			
Continued Date:			
Comments:			
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:			

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

- Feasibility
- Insufficiently funded
- Unfair discrimination
- Fails disposable income
- Fails liquidation value test
- Insuarence quote

- No provision for secured creditor(s)
- Treat value of collateral separately
- No provision for insurance
- Tax returns missing
- State - years 06-08
- SC 2781 (2009-2010) NO INCOME
- Federal - years 2007

Pending/Items/ Documents:

- Assumption/Rejection executory contract
- Appraisal
- DSO Recipient's Information
- Evidence of being current with DSO
- Evidence of income

- Business Documents
- Monthly reports for the months
- Public Liability Insurance
- Premises
- Vehicle(s):
- Licenses issued by:

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COMMENTS

1) Two commercial real properties are subject to debtor's inheritance interest. Debtors' parents divorced and the father remarried. Father then died, leaving a last will. Debtor has 2 siblings from one marriage and another sibling from father's side. Also inform with evidence if a third property (residential) is part of the deceased father's estate. Debtor believes it is owned solely by her step-mother.

2) Provide liquidation analysis regarding debtor's inheritance interest, including the widow usufruct calculation and provide copy of last will and any other document necessary to review value of debtor's inheritance interest.

3) Amend Schedule I and review number of dependents and provide their ages.

4) Debtor to address feasibility of plan since post-petition mortgage payments are not being made to BPPR.

s/Miriam Salwen

Trustee/Presiding Officer

Date: 04/26/2011

(Rev. 02/11)